



Order Filed on January 28, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for: NCC Holdings, LLC.

In Re:

Solia Hines,

Debtor.

Case No.: 16-30110 RG

Adv. No.:

Hearing Date: 1/16/19 @ 10:00 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY VIA LOSS MITIGATION  
PROGRAM**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: January 28, 2019**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Solia Hines

Case No: 16-30110 RG

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY VIA LOSS MITIGATION PROGRAM

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, NCC Holdings, LLC., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 9 Wolcott Terrace, Newark, NJ 07112, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott E. Tanne, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the debtor is to obtain a loan modification by February 22, 2019, or as may be extended by a application to extend loss mitigation; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor continue to make payments in accordance with the original loss mitigation request in the amount of \$1,482.44 while the Loss Mitigation Period is pending directly to Secured Creditor outside of plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the all post-petition months; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a loan modification is unsuccessful, Debtor shall modify the plan to otherwise treat the arrears claim of secured creditor; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the loss mitigation payments (or regular monthly mortgage payments upon expiration of the Loss Mitigation Program) are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.